

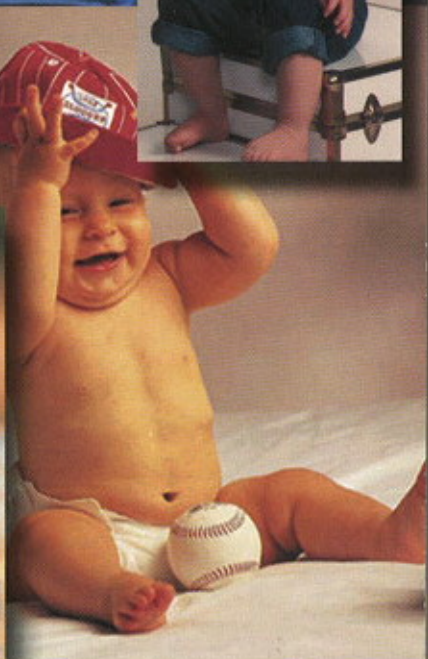
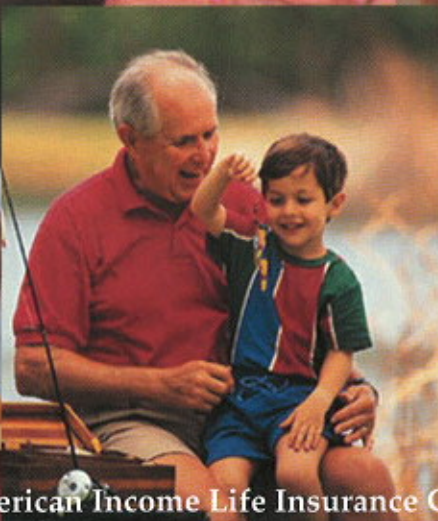
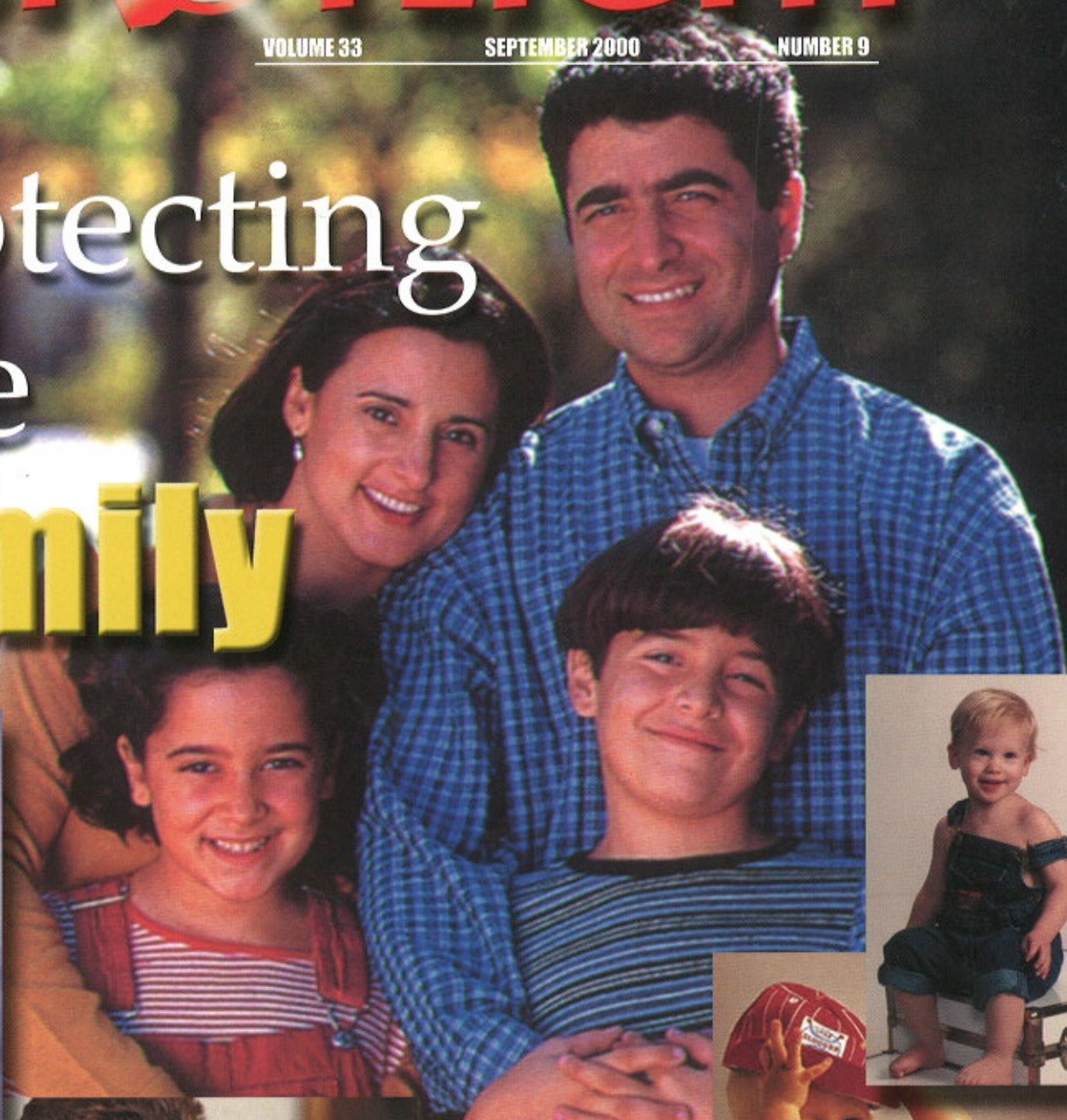
SPOTLIGHT

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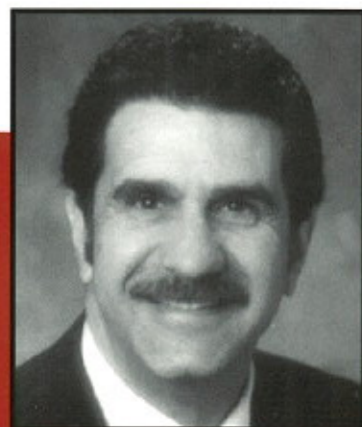
SEPTEMBER 2000

NUMBER 9

Protecting The Family



A Monthly Publication of American Income Life Insurance Company



from the desk of
Roger Smith
Executive Vice President,
Director of Agencies

Giving Makes AIL Unique

After hearing what Arkadi Nulman had to say about his success with American Income, it's no wonder he was our company's top personal producer last month.

"It's all about helping people put things in perspective and helping them help their families. Really, it's just listening to your heart."

"... Listening to your heart." What a fabulous comment! Certainly, I couldn't have said it better myself. That's why I'm going to use Arkadi's comment and expand on it.

Over the past several months, we have discussed winning, vision, persistency, optimism and teamwork on this page. Those are all important aspects of our personal and company success. But nothing takes precedence over giving. It's what our policyholders have come to expect and one of the reasons they have chosen AIL over a multitude of other companies. Without compassion, American Income is just another company.

Kindness is the reason we ask each prospect for at least one can of food – whether they chose to become a client or not. It's the reason we proudly display our community involvement in this forum each month (Page 22). It's the reason why AIL and our representatives have given hundreds of thousands of dollars in monetary donations, tens of thousands of dollars in goods and hundreds of thousands of hours walking picket lines, manning phone banks and many other volunteer activities.

Our opportunity at AIL is unique. Think of it this way: Every time you sell a family a policy, you are giving that family a future; a chance to continue on if something should happen to the breadwinner. In this fast-paced business environment, many organizations are more worried about their bottom line than listening to their heart. AIL cares about the bottom line, too. But we feel empathy is the way to make ends meet. It's one of the reasons I'm here and one of the reasons you should be excited about your decision to experience the AIL opportunity.

So, to Arkadi, thanks for the thought-provoking words; to all of our top producers, thanks for another record month; and to all of our representatives, thanks for listening to your heart.

Continuing the legacy, carrying the torch.

"Let us open up our natures, throw wide the doors of our hearts and let in the sunshine of good will and kindness."

— O.S. Marden

Dates to Remember

Sept. 28 (Thursday), 2000

Business must be received in Waco to count for September production.

Oct. 5-7 (Thursday-Saturday), 2000

Leadership Development Seminar in Waco, TX.

Company Quality Averages

— September

Net to Gross: 73%

Persistency: 72.73%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

ailins.com

The AIL website is available for use as an Agent training and information tool. It provides information from product knowledge and bonus requirements to the company history and job opportunities. Continue visiting the site to see what AIL adds next.

Agent Milestones

Congratulations, James Dattilo, on your milestone of \$101,978 inforce.

Cruisin' With Tim Cruise



Tim Cruise, of Downer's Grove, IL, is on pace to shatter the American Income Life Individual Producer record set by Brian Traboulay last year.

Tim was born in Corning, IA, and was an all-state middle linebacker on the football team. He attended and graduated from Luther College with a BA in biology. While continuing his studies at the

University of Alaska he was employed on the Alaskan pipeline. He began his career with AIL in 1994. In 1997 he met and married his wife, Monique, a native of Costa Rica.

"Tim is and has always been a competitive person, having been the Agent of the Year in Chicago in 1998 and 1999," Tim's SGA, Scott Smith, said. "He is very giving to newer agents and often field rides with them. He is a universal favorite in this office."

Through August, Cruise's Net ALP of \$156,790 is \$64,578 behind Traboulay's record. Because of this, AIL has instituted a Cruise Watch for the remainder of the year in anticipation of his breaking of Traboulay's record.

Cruise Watch

Number to beat	\$221,368	Cruise must average
YTD Net ALP	\$156,790	\$16,145 in the final
Difference	\$64,578	four months of the
Last month	\$14,247	year to break
		Traboulay's record.

Join us in cheering Tim on!

Founder's Club Outstanding Producers

August

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Brian Traboulay	Altig-Altig	12	\$57,199	95	89.32
Kelly McDonald	Jatoft-Foti	6	44,171	77	82.59
Alan Becker	Larry Geneser	3	52,768	87	96.34
Wesley Bangs	Altig-Altig	2	57,538	85	79.83
Vito Pecoraro	Eric Giglione	2	54,974	83	84.41
Edward Farley	Marc Zipper	2	42,926	83	81.45
Preeti Sahgal	Joshua Chalom	1	51,604	90	91.81
Stacey Wall	Eric Giglione	1	50,750	86	84.95
Christian Novacek	Marc Zipper	1	46,372	87	77.56
Danny Mayorga	Tom Williams	1	44,347	86	82.50
William Cook	Cohen-Rutt	1	44,003	88	89.75
Donald Spence	Ramin Kouladji	1	39,830	85	81.66

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Promoted To Supervising Agent

Calixto Armas Marc Zipper Florida	Carolyn Baker Rick Altig Minnesota	Tod Brown Mark Hancock Indiana	Mark Brunetto Eric Giglione New Jersey	William Burdey Eric Giglione New Jersey	Forrest Cannon David Hausman Georgia
Brian Delatte Bill Boyle Louisiana	Don Goodwin Kevin Pawlowski Texas	Hugh Hord Christopher Lafond Nebraska	John Jaques Joshua Chalom Ontario	Gordon Jensen Christopher Lafond Iowa	Nita Kao Rick Altig North Carolina
Suzanne Kelly Rick Altig Wisconsin	Robert Knackstedt Scott Smith Illinois	Michaela Landry Rick Altig Ontario	Jason Lilly Rick Altig North Carolina	Matthew Lowney Rick Altig North Carolina	Dwane Massenburg Billy Faulkner Virginia
Jason Miller William Jennings Colorado	Ixchel Pirlo Marc Morton West Virginia	Stacey Raffone Pat Shehan Connecticut	Dale Rickard Cohen-Rutt California	Yvonne Schut Rick Altig Ontario	David Toll Michael Lavin Pennsylvania

Promoted To General Agent

Wesley Bangs ✓ Rick Altig Minnesota	Maria Bellajaro ✓ Rick Altig Hawaii	Gregory Engrav ✓ Rick Altig Minnesota	Haunani Gilpatrick ✓ Bruce Gilpatrick Oregon	Matthew Green ✓ Eric Giglione New Jersey	Kurt Johnson ✓ Rick Altig Hawaii
Kelly Kellogg ✓ Rick Altig Tennessee	Charles Lindner ✓ Cohen-Rutt California	Andre McGuire ✓ Rick Altig Washington	Sandra Miller ✓ Rick Altig South Carolina	Ralph Navarro ✓ Tom Williams Florida	Jonathan Odom ✓ Dan Rubio Alabama
Frank Perez ✓ Scott Smith Illinois	Melissa Perry ✓ William Jennings Colorado	Dan Phillips ✓ William Jennings Colorado	Lena Ramirez ✓ Cohen-Rutt California	Ronald Raphael ✓ Cohen-Rutt California	Jeffery Rike ✓ Kevin Pawlowski Texas
Scott Shirk ✓ Dennis Ishler Pennsylvania	Sherry Smith ✓ Rick Altig Tennessee	Michael Thomas ✓ Robert Smith Oklahoma	Lori Trudeau ✓ William Jennings Colorado	Stanley Webb ✓ Rick Altig Tennessee	

Promoted To Master General Agent


Wendell Bangs ✓ Rick Altig Minnesota	Lance Brown ✓ Larry Geneser Missouri	Clifford Carroll ✓ Cohen-Hartman Arizona	Rick Choptuik ✓ Rick Altig Alberta	Lois Ellingson ✓ Rick Altig Minnesota	Steven Engrav ✓ Rick Altig Minnesota
Paul Hardy ✓ Rick Altig Hawaii	Victor Jones ✓ Surace-Surace Ohio	Bradley Kincaid ✓ Rick Altig Hawaii	Richard Modica ✓ Rick Altig Virginia	Stanley Norris ✓ Dennis Ishler Pennsylvania	Kimberley Veillon ✓ Rick Altig Washington


Promoted To Regional General Agent


Linda Bauknecht-Hicks Rick Altig Washington	Tyrone Conard Surace-Surace Ohio	John DeRosier Rick Altig Minnesota	Hurst Kopp Rick Altig Washington	Rory Lee Rick Altig Hawaii	Brian Traboulay Rick Altig British Columbia
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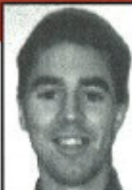
Promoted To State General Agent


Guy Rouelle
Vermont

1  **Arkadi Nulman**
Kansas City, MO
"It's all about helping people put things in perspective and helping them help their families. Really, it's just listening to your heart."


2  **Rick Willer**
Walnut Creek, CA


3  **Robert Hall**
Altamonte Springs, FL


4  **Wesley Bangs**
Nashville, TN


5  **Paul Anderson**
Kansas City, MO

6  **Ramin Maghsoud**
Austin, TX

7  **William Cook**
Los Angeles, CA

8  **Vito Pecoraro**
Edison, NJ

9  **Alan Becker**
St. Louis, MO

10  **Larry Adebessin**
Gaithersburg, MD

"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith

Stepping Up

Top Individual Producers — August

All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Arkadi Nulman	\$23,891	90.03	85	Vlad Basov	Larry Geneser
2. Rick Willer	16,797		100	Kelly McDonald	Jatoft-Foti
3. Robert Hall	16,700		96	Ed Orell	Marc Zipper
4. Wesley Bangs	16,667	79.83	85	Stacie Williams	Rick Altig
5. Paul Anderson	15,445		81	Vlad Basov	Larry Geneser
6. Ramin Maghsoud	15,414	84.72	87		Larry Kudlacek
7. William Cook	15,140		88		Cohen-Rutt
8. Vito Pecoraro	15,119	84.41	83	Stephen Liberto	Eric Giglione
9. Alan Becker	14,974	96.34	87	Yaroslav Bitman	Larry Geneser
10. Larry Adebisin	14,674		85	David Ragland	Matt Blumert
11. Preeti Sahgal	14,513	91.81	90		Joshua Chalom
12. Frauline McGuire	14,456	74.06	79		Anne O'Driscoll
13. Dennis Mahone	14,394		100	Ryan Whitley	Larry Geneser
14. Alex Chen	14,350	85.15	90	Norman Lew	Jatoft-Foti
15. Timothy Cruise	14,247	75.07	80	Andy Zomaya	Scott Smith
16. Frank Perez	14,133		84	Andy Zomaya	Scott Smith
17. Danny Mayorga	13,968	82.50	86	Nicholas Nitkowski	Tom Williams
18. Innocent Okeke	13,771		93	David Ragland	Matt Blumert
19. Robert Schmidt	13,769		86	James Dovin	Surace-Surace
20. Larry Malitz	13,708	82.04	84	Larry Malitz	Pat Shehan
21. Stacey Wall	13,681	84.95	86	David Brister	Eric Giglione
22. Dean Beaucage	13,678		98	Ryan Whitley	Larry Geneser
23. Arthur Carter	13,480	100.00	86	Erik Graham	Cohen-Rutt
24. Brian Skarg	13,249		95	Kelly McDonald	Jatoft-Foti
25. Francisco Ponce	12,983		92		Matt Blumert
26. Gleb Ostrovsky	12,971	81.58	89		Justin A. Jones
27. Alice Shen	12,837		88		Cohen-Rutt
28. Shamarla Hunter	12,623		88	Ryan Whitley	Larry Geneser
29. Robert Knackstedt	12,544		86		Scott Smith
30. Chris Wittenbach	12,498	81.45	88	Chris Wittenbach	Justin A. Jones
31. Barbara Musto	12,486	94.16	94	David Brister	Eric Giglione
32. Tiffany Fields	12,286		100	Brian Schaefer	Greg Partee
33. Clay Wheeler	12,247		87	Dan Stevens	Larry Geneser
34. Kathleen Carpenter	12,228	79.96	76		Surace-Surace
35. Anthony Ingrassia	12,212		89	Yaroslav Bitman	Larry Geneser
36. Robert Dunn	12,171		87	Robert Dunn	Rick Mansfield
37. Andre McGuire	12,012	80.73	79	Wilbur Smith	Rick Altig
38. Tony Sutton	11,893	82.37	92	Tony Sutton	Larry Geneser
39. Darrell Ballard	11,852	88.53	93	Doreen Ryan-Foti	Jatoft-Foti
40. Carolyn Baker	11,832		84	Gary Williams	Rick Altig
41. Jackie-Ann Daly	11,667		87	Rory Lee	Rick Altig
42. Jack Seitz	11,635	80.32	85		Hancock-Boles
43. Matthew Fair	11,510		84		Zeidner-Cowan
44. James Dattilo	11,491	83.32	85	Ed Orell	Marc Zipper
45. Benjamin Mancillas	11,444	74.45	85		Danny VanHouten
46. Patrick Coughlin	11,422	94.80	93		Bruce Gilpatrick
47. Steven Edgell	11,414	82.32	81		Michael Busico
48. Vladimir Opra	11,241	81.65	78	Vlad Basov	Larry Geneser
49. Peter Nikolov	11,217	80.05	97	Stephen Ross	Steve Friedlander
50. Warren Devries	11,209		82	Robert Olson	Scott Smith

*percentage of net to gross

Top Individual Producers — YTD

All Time Record to Beat					
★	Net ALP \$221,368	Year 1999			
Brian Traboulay	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$156,790	75.07	80	Andy Zomaya	Scott Smith
2. Arkadi Nulman	126,125	90.03	85	Vlad Basov	Larry Geneser
3. James Dattilo	117,207	83.32	85	Ed Orell	Marc Zipper
4. Steven Polederos	106,839	89.90	85		Zeidner-Cowan
5. Wesley Bangs	105,397	79.83	85	Stacie Williams	Rick Altig
6. Brian Traboulay	102,061	89.32	95	Brian Traboulay	Rick Altig
7. Alan Becker	96,915	96.34	87	Yaroslav Bitman	Larry Geneser
8. Ramin Maghsoud	93,441	84.72	87		Larry Kudlacek
9. Vito Pecoraro	89,833	84.41	83	Stephen Liberto	Eric Giglione
10. Kelly McDonald	88,374	82.59	77	Kelly McDonald	Jatoft-Foti
11. Alex Chen	87,538	85.15	90	Norman Lew	Jatoft-Foti
12. Frauline McGuire	87,234	74.06	79		Anne O'Driscoll
13. Gleb Ostrovsky	84,313	81.58	89		Justin A. Jones
14. Angeles Ordas	83,384	83.96	86		Michael Busico
15. Stacey Wall	81,761	84.95	86	David Brister	Eric Giglione
16. Jack Seitz	80,200	80.32	85		Hancock-Boles
17. J. Saul Quiroz	77,599	82.26	73	J. Saul Quiroz	Michael Busico
18. Lawrence Hauck	77,440	72.81	87	Lawrence Hauck	Steve Friedlander
19. Darrell Ballard	76,760	88.53	93	Doreen Ryan-Foti	Jatoft-Foti
20. Kurt Johnson	76,113	86.79	92	Rory Lee	Rick Altig
21. Roland Parker	74,677	94.30	79	Nicholas Nitkowski	Tom Williams
22. Vladimir Opra	74,380	81.65	78	Vlad Basov	Larry Geneser
23. Paul Anderson	74,069		81	Vlad Basov	Larry Geneser
24. Peter Nikolov	73,917	80.05	97	Stephen Ross	Steve Friedlander
25. Chris Wittenbach	73,763	81.45	88	Chris Wittenbach	Justin A. Jones
26. Larry Malitz	73,597	82.04	84	Larry Malitz	Pat Shehan
27. James Peate	73,256	75.12	83	Ed Orell	Marc Zipper
28. Nickolay Gusev	73,029	74.10	81	Vlad Basov	Larry Geneser
29. Scott Remmey	72,712	78.64	89	Jeffrey Dinocento	Eric Giglione
30. Edward Farley	72,692	81.45	83	Ed Orell	Marc Zipper
31. Paul Lund	72,040	76.80	83	Robert Olson	Scott Smith
32. Raymond Lau	71,843	86.70	85	Roger Fung	Rick Altig
33. Frank Perez	71,605	76.13	84	Andy Zomaya	Scott Smith
34. Danny Mayorga	71,181	82.50	86	Nicholas Nitkowski	Tom Williams
35. Joan Badzik	70,891	80.97	84	Ted Schilling	William Jennings
36. Mark Bleier	70,529	88.47	92		Gary Bleier
37. Stephen Ross	70,151	83.73	89	Stephen Ross	Steve Friedlander
38. Lance Brown	70,095	80.32	83	Lance Brown	Larry Geneser
39. Albert DiMarco	69,936	78.69	80	Albert DiMarco	Rick Altig
40. David Thornton	69,449	94.77	97	David Thornton	Cohen-Rutt
41. Christian Novacek	68,995	77.56	87	Ed Orell	Marc Zipper
42. Michael O'Rourke	68,817	86.49	87	Ryan Whitley	Larry Geneser
43. Benjamin Mancillas	68,656	74.45	85		Danny VanHouten
44. Russell Morris	68,445	88.17	89	Russell Morris	Marc Zipper
45. Thomas Favata	68,387	79.18	76		Michael Lavin
46. Rebecca Francis	67,665	93.74	94	Joseph Nosse	Surace-Surace
47. Scott Sonnenberg	67,434	72.91	83	Ryan Whitley	Larry Geneser
48. Andrew Kay	67,310	90.80	95	Brian Traboulay	Rick Altig
49. Kouassi Appiah	66,859	84.02	88	Roger Fung	Rick Altig
50. Tony Sutton	66,631	82.37	92	Tony Sutton	Larry Geneser

*percentage of net to gross

ALL in the Community



George Farethold visits with Vice President and Presidential hopeful Al Gore.



SGA Pat Shehan, right, chats with John Olson, second from right, President of AFC-CIO of Connecticut, Sen. Chris Dodd, D-CT, center, and three winners of the AFL-CIO scholarship.



Richard Rutt, left, and David Cohen, right, look on as David Iriye signs his SGA contract.



AIL Executive Vice President Roger Smith presents a refund check for \$500,000 to AFGE Regional Vice President Roy Flores as AIL Vice President, Director of Marketing Paul Straubel looks on.



Jatoft-Foti PR Director Chuck Hill, Business Manager Don Doser and State Director John Jatoft, signing Operating Engineers Local Union No. 3.



Richard Rutt, right and David Cohen, left, congratulate GA Bill Cook on qualifying for the Founders' Club.

World's Greatest BONUS

750+

Agent	SGA
Paul Anderson	Larry Geneser
Wesley Bangs	Rick Altig
Alan Becker	Larry Geneser
Alex Chen	Jatoft-Foti
Bill Cook	Cohen-Rutt
Timothy Cruise	Scott Smith
Robert Hall	Marc Zipper
Ramin Maghsoud	Larry Kudlacek
Arkadi Nulman	Larry Geneser
Gleb Ostrovsky	Justin A. Jones
Vito Pecoraro	Eric Giglione
Stacey Wall	Eric Giglione
Rick Willer	Jatoft-Foti

600+

Agent	SGA
Larry Adebesein	Matt Blumert
Darrell Ballard	Jatoft-Foti
Dean Beaucage	Larry Geneser
Kathleen Carpenter	Surace-Surace
Arthur Carter	Cohen-Rutt
James Dattilo	Marc Zipper
Robert Dunn	Rick Mansfield
Tiffany Fields	Gregory Partee
Nickolay Gusev	Larry Geneser
Shamaria Hunter	Larry Geneser
Anthony Ingrassia	Larry Geneser
Kurt Johnson	Rick Altig
Robert Knackstedt	Scott Smith
Dennis Mahone	Larry Geneser
Larry Malitz	Patrick Shehan
Danny Mayorga	Tom Williams
Kelly McDonald	Jatoft-Foti
Andre McGuire	Rick Altig
Frauline McGuire	Anne O'Driscoll
Barbara Musto	Eric Giglione
Peter Nikolov	Steve Friedlander
Innocent Okeke	Matt Blumert
Vladimir Opra	Larry Geneser
Frank Perez	Scott Smith
Francisco Ponce	Matt Blumert

Preeti Sahgal	Joshua Chalom
Robert Schmidt	Surace-Surace
Jack Seitz	Hancock-Boles
Alice Shen	Cohen-Rutt
Brian Skarg	Jatoft-Foti
Clay Wheeler	Larry Geneser
Chris Wittenbach	Justin A. Jones

500+

Agent	SGA
Susan Almond	Marc Morton
Heather Bahre	Larry Geneser
Carolyn Baker	Rick Altig
David Bannister	Eric Giglione
Lorena Barriere	Cohen-Rutt
Douglas Bevis	Scott Smith
Demetria Bryant	Larry Geneser
David Cocuzza	Eric Giglione
Charles Cooper	Marc Zipper
Patrick Coughlin	Bruce Gilpatrick
Daniel Crocetti	Scott Smith
Ray Crum	Larry Geneser
Jackie-Ann Daly	Rick Altig
Warren DeVries	Scott Smith
Steven Edgell	Michael Busico
Matthew Fair	Zeidner-Cowan
Jenna Gaul	Rick Altig
Haunani Gilpatrick	Bruce Gilpatrick
Yevola Green	Rick Altig
Christine Hartman	Cohen-Hartman
Joe Hathorne	Scott Smith
Barry Kushner	Joshua Chalom
Raymond Lau	Rick Altig
Paul Lund	Scott Smith
Benjamin Mancillas	Danny Van Houten
Michael Martin	Eric Giglione
Joseph McArdle	Larry Geneser
Michael Mevissen	Marc Zipper
Russell Morris	Marc Zipper
Christian Novacek	Marc Zipper
Chad Roehrs	Larry Geneser
Darren Rohr	Larry Geneser
James Salyers	Hancock-Boles
Michael Soosoo	Zeidner-Cowan

John Strong	Kevin Pawlowski
Tony Sutton	Larry Geneser
Tenise Tucker	Surace-Surace
George Urban	Marc Zipper

400+

Agent	SGA
Robert Aks	Larry Geneser
Rodolfo Arruejo	Cohen-Rutt
Mark Bevis	Cohen-Rutt
Mark Bleier	Gary Bleier
Timothy Clark	Surace-Surace
Baldev Dabha	Hancock-Boles
Errol Doerr	Rick Altig
Paul Dorman	Eric Giglione
Edward Farley	Marc Zipper
William Feaster	Home Office (TX)
Thomas Gilbert	Rick Altig
Daniel Griffin	William Boyle
Joseph Habeeb	William Devine
David Jackson	Zeidner-Cowan
Steven Jakubczak	Scott Smith
Andrew Kay	Rick Altig
Alexis Leblanc	Ramin Kouladji
Lorenzo Lloyd	Justin A. Jones
Kelly Mack	Marc Zipper
Dwane Massenburg	Charles Faulkner
Angeles Ordas	Michael Busico
Richard Ramirez	Marc Zipper
Scott Remmey	Eric Giglione
Vance Rountree	Marc Zipper
Jose Sanchez	Scott Smith
James Schneider	Robert Glover
Jamie Sides	Larry Geneser
Scott Sonnenberg	Larry Geneser
Donald Spence	Ramin Kouladji
Arthur Stallings	Jatoft-Foti
David Sumabat	Rick Altig
Michael Thomas	Scott Smith
David Thornton	Cohen-Rutt
Brian Traboulay	Rick Altig
Larry Wright	George Farenthold
Teresa Zanowick	Cohen-Hartman
Neil Zeigler	Dennis Ishler

Top Supervising Agents



1. Vladimir Opra
Kansas City, MO



2. Scott Geisel
Bridgeville, PA



3. Barbara Bomer
Royalton, OH

August Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$20,112	\$26,320		84	4	Vlad Basov	Larry Geneser
2. Scott Geisel	14,945	18,033		91	5	Todd Hollman	Lisa D'Amico
3. Barbara Bomer	14,847	18,554		84	3	Eric Schott	Surace-Surace
4. Mathew Hart	14,788	17,854	84.72	80	5		Gary Bleier
5. Gregory Engrav	12,953	21,413		82	4	Gary Williams	Rick Altig

YTD Production

All Time Record to Beat

Month: \$234,648 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Vladimir Opra	\$56,474	\$114,517		84	4	Vlad Basov	Larry Geneser
2. Mathew Hart	48,810	64,640	84.72	80	5		Gary Bleier
3. Barbara Bomer	42,038	71,786		84	3	Eric Schott	Surace-Surace
4. Wesley Bangs	33,851	137,686	75.71	85	2	Stacie Williams	Rick Altig
5. Kane Ali	29,214	71,242		83	3	Thomas Foley	David Hausman

Top General Agents



1. Michael O'Rourke
St. Louis, MO



2. Scott Sonnenberg
St. Louis, MO



3. Alan Becker
St. Louis, MO



4. James Peate
Altamonte Springs, FL



5. Christian Novacek
Altamonte Springs, FL

August Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti


Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael O'Rourke	\$50,470	\$57,346	73.84	83	5	Ryan Whitley	Larry Geneser
2. Scott Sonnenberg	50,179	60,143	77.11	83	7	Ryan Whitley	Larry Geneser
3. Alan Becker	49,595	64,569	85.55	86	7	Yaroslav Bitman	Larry Geneser
4. James Peate	33,853	47,309	77.06	83	5	Ed Orell	Marc Zipper
5. Christian Novacek	30,880	38,962	79.38	86	5	Ed Orell	Marc Zipper
6. Wendell Bangs	30,076	33,698	74.17	80	2	Stacie Williams	Rick Altig
7. David Iriye	28,769	32,894		92	5		Cohen-Rutt
8. Ralph Navarro	28,435	30,649	80.86	83	6	Nicholas Nitkowski	Tom Williams
9. Gay Deitch	20,561	20,561	84.09	86	4		Dennis Ishler
10. Steve Polederos	20,559	22,298	90.24	86	2		Zeidner-Cowan

YTD Production


All Time Record to Beat

Month: \$864,620 Net ALP


Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$248,028	\$366,976	77.06	83	5	Ed Orell	Marc Zipper
2. Scott Sonnenberg	206,272	268,385	77.11	83	7	Ryan Whitley	Larry Geneser
3. Wendell Bangs	179,196	238,106	74.17	80	2	Stacie Williams	Rick Altig
4. Christian Novacek	153,581	220,463	79.38	86	5	Ed Orell	Marc Zipper
5. Alan Becker	144,842	241,756	85.55	86	7	Yaroslav Bitman	Larry Geneser
6. Michael O'Rourke	136,395	205,211	73.84	83	5	Ryan Whitley	Larry Geneser
7. Cecile Remington	124,285	126,447		76	3		Ramin Kouladji
8. Gay Deitch	107,866	129,041	84.09	86	4		Dennis Ishler
9. Barry Kushner	102,651	147,869	79.16	78	5		Joshua Chalom
10. Paul Lund	92,104	136,140	86.33	88	3	Robert Olson	Scott Smith




1. Edward Orell
Altamonte Springs, FL




2. Ryan Whitley
St. Louis, MO



3. Vlad Basov
Kansas City, MO




4. Yaroslav Bitman
St. Louis, MO




5. Robert Olson
Somonauk, IL




6. Christine Hartman
Phoenix, AZ




7. Nicholas Nitkowski
Ft. Lauderdale, FL



8. Erik Graham
Los Angeles, CA



9. David Brister
Edison, NJ



10. Rita Bailey
Washington, DC

August Production

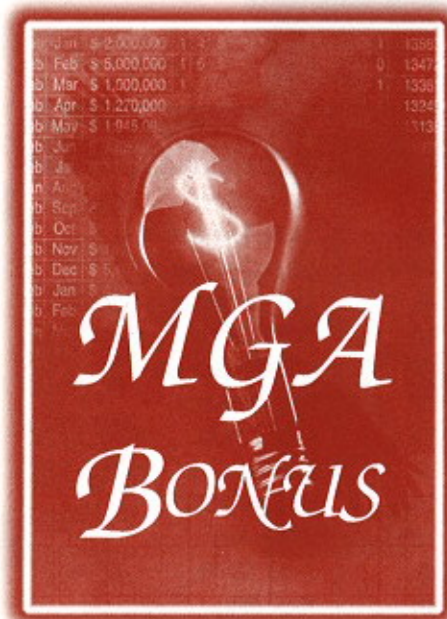
All Time Record to Beat
Month: \$208,884 Net ALP **Edward Orell**

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$139,053	\$186,146	75.63	79	5	Marc Zipper
2. Ryan Whitley	113,970	146,663	73.94	81	14	Larry Geneser
3. Vlad Basov	65,671	89,562	82.93	82	10	Larry Geneser
4. Yaroslav Bitman	60,568	78,761	85.92	86	8	Larry Geneser
5. Robert Olson	55,950	67,917	77.34	81	10	Scott Smith
6. Christine Hartman	48,960	74,600	76.89	85	9	Cohen-Hartman
7. Nicholas Nitkowski	47,750	54,003	80.08	82	12	Tom Williams
8. Erik Graham	47,016	87,689	89.06	86	15	Cohen-Rutt
9. David Brister	43,079	63,125	77.55	82	8	Eric Giglione
10. Rita Bailey	40,936	55,548		74	24	Charles Scott
11. Doreen Ryan-Foti	38,974	68,951	73.10	82	10	Jatoft-Foti
12. Michael Knapick	38,782	86,412	77.19	80	8	Scott Smith
13. Gary Williams	37,224	63,723	80.05	78	14	Rick Altig
14. Michael Pritchett	36,380	37,884	75.63	82	8	Larry Geneser
15. Lee Conti	36,380	43,617	77.61	86	10	Cohen-Rutt
16. David Ragland	34,588	37,588	88.87	84	7	Matt Blumert
17. Stacie Williams	33,063	41,390	73.60	78	8	Rick Altig
18. Stanley Norris	32,923	33,442	79.75	87	6	Dennis Ishler
19. Kyle Winebrenner	32,878	58,277	74.45	83	8	Richard Neal
20. Stephen Ross	29,540	31,672	82.97	93	4	Steve Friedlander

YTD Production

All Time Record to Beat
YTD: \$1,186,608 Net ALP **Jack Kirschling**

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$834,388	\$1,283,707	75.63	79	5	Marc Zipper
2. Vlad Basov	395,272	524,491	82.93	82	10	Larry Geneser
3. Ryan Whitley	390,342	610,170	73.94	81	14	Larry Geneser
4. Christine Hartman	326,086	548,959	76.89	85	9	Cohen-Hartman
5. Rita Bailey	318,444	389,661		74	24	Charles Scott
6. Robert Olson	289,214	323,599	77.34	81	10	Scott Smith
7. Lee Conti	274,969	297,099	77.61	86	10	Cohen-Rutt
8. Stacie Williams	268,806	357,764	73.60	78	8	Rick Altig
9. Erik Graham	263,211	600,502	89.06	86	15	Cohen-Rutt
10. David Brister	258,015	347,826	77.55	82	8	Eric Giglione
11. Michael Knapick	246,472	385,235	77.19	80	8	Scott Smith
12. Nicholas Nitkowski	212,385	268,007	80.08	82	12	Tom Williams
13. Gary Williams	210,297	445,422	80.05	78	14	Rick Altig
14. Jeffrey Dinocento	206,388	498,900	77.12	81	8	Eric Giglione
15. Doreen Ryan-Foti	188,401	387,946	73.10	82	10	Jatoft-Foti
16. Kyle Winebrenner	183,908	309,245	74.45	83	8	Richard Neal
17. Yaroslav Bitman	183,590	365,706	85.92	86	8	Larry Geneser
18. James Isip	179,631	246,534	81.01	86	6	Cohen-Rutt
19. Roger Fung	177,482	477,295	79.17	82	11	Rick Altig
20. Rory Lee	167,878	199,327	73.89	76	5	Rick Altig



MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aflins.com

August Bonus Qualifiers

Edward Orell \$10,614	David Ragland \$2,276	Brian Schaefer \$1,508	Carl Boldon \$825
Ryan Whitley \$8,375	Kyle Winebrenner \$2,116	Clifford Carroll \$1,453	Wallace Robinson \$711
David Brister \$5,755	Christine Hartman \$2,063	Michael Pritchett \$1,346	Melinda-Rae Lyse \$701
Vlad Basov \$5,325	Jeffrey Dinocento \$1,958	Gary Williams \$1,271	Chris Wittenbach \$648
Yaroslav Bitman \$5,130	Stanley Norris \$1,835	Norman Lew \$1,224	Matthew Wood \$513
Erik Graham \$4,629	Lee Conti \$1,816	Rita Bailey \$1,217	Robert Dunn \$409
Wilbur Smith \$2,794	Roger Fung \$1,655	Ted Schilling \$1,090	Thomas Foley \$372
Nicholas Nitkowski \$2,542	Doreen Ryan-Foti \$1,633	James Isip \$1,063	Hans Wikle \$355
Robert Olson \$2,519	Allan Jennings \$1,572	Norman Barfoot \$997	John Hancock \$309
Kelly McDonald \$2,404	Stacie Williams \$1,563	Timothy Gray \$922	Laurie Gruber \$305

Total \$85,813



1. Michael Knapick

Somonauk, IL



2. Gary Williams

Nashville, TN



3. Donald Wold

Bothell, WA

August Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Michael Knapick	\$108,536	\$131,089	73.91	77	4	Scott Smith
2. Gary Williams	95,866	143,919	74.14	78	4	Rick Altig
3. Donald Wold	45,141	80,977	76.30	79	5	Rick Altig

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Gary Williams	\$663,427	\$1,196,375	74.14	78	4	Rick Altig
2. Michael Knapick	560,890	714,708	73.91	77	4	Scott Smith
3. Donald Wold	402,725	706,116	76.30	79	5	Rick Altig

Top State General Agents



Larry Geneser

Category I	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Larry Geneser	\$307,299	\$80,000	384%	\$428,018	82	\$1,356,952	\$560,000	242%	\$2,273,659
	Eric Giglione	172,833	80,000	216%	253,305	83	951,337	640,000	149%	1,638,229
	Cohen-Rutt	157,359	90,000	175%	263,228	84	1,188,936	720,000	165%	1,890,966
	Rick Altig	364,633	320,000	114%	732,368	75	2,998,535	2,440,000	123%	6,323,863



Vic Hancock & Rob Boles

Category II	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Hancock-Boles	\$67,859	\$60,000	113%	\$104,654	82	\$442,527	\$310,000	143%	\$634,059
	Zeidner-Cowan	48,547	60,000	81%	81,211	77	144,692	480,000		537,118



David Cohen & Steve Hartman

Category III	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Cohen-Hartman	\$66,304	\$40,000	166%	\$117,415	86	\$354,638	\$320,000	111%	\$747,044
	Tom Williams	47,035	40,000	118%	84,520	80	263,431	320,000	82%	619,138
	Lisa D'Amico	36,978	40,000	92%	60,629	83	196,187	320,000		424,616
	Richard Neal	33,095	40,000	83%	61,616	82	193,290	390,000		356,435

Top State General Agents



Dennis Ishler

Category IV	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Dennis Ishler	\$57,939	\$30,000	193%	\$71,811	83	\$319,904	\$240,000	133%	\$377,326
	William Jennings	43,752	30,000	146%	62,883	89	117,140	90,000	130%	198,281
	Michael Busico	37,548	30,000	125%	63,326	80	199,005	240,000	83%	510,967
	Bill Boyle	32,221	30,000	107%	41,670	85	144,507	150,000	96%	184,192



Matt Blumert

Category V	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Matt Blumert	\$47,234	\$20,000	236%	\$58,089	80	\$168,618	\$160,000	105%	\$281,321
	Ali Shahrak	40,865	20,000	204%	66,241	91	76,340	40,000	191%	113,866
	Gary Bleier	29,736	20,000	149%	63,641	84	144,468	160,000	90%	355,245
	Joseph Manone	28,966	20,000	145%	58,630	84	195,127	160,000	122%	492,750
	Mike Jones	28,219	20,000	141%	49,193	80	99,196	160,000		266,966
	Christopher Lafond	27,651	20,000	138%	35,864	88	118,277	160,000		193,792



Robert Smith

Category VI	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Robert Smith	\$29,652	\$20,000	148%	\$31,037	94	\$46,383	\$40,000	116%	\$47,768
	Greg Partee	22,707	20,000	114%	24,662	81	121,614	160,000		150,742



from the desk of
Denise Bowyer

National Public Relations
Director

Denise Bowyer

“As soon as any man says of the affairs of state, ‘what does it matter to me?’ the state may be given up as lost.”

— Jean Jacques Rousseau

Keep the End in Mind

I have been preparing for the Upper Midwest Human Rights Campaign Dinner on Sept. 23, 2000. By default, I am this year's Dinner co-chair. What that means is simply no other volunteer wanted to take on the daunting task of hosting a dinner party for 1,100 people. By the way, I don't cook, I am not the best at details and I am a better motivator than manager. So what am I doing hosting a formal dinner party, juggling hundreds of details and managing 35 other volunteers? I'm not sure. But I am sure of this: when you believe in something enough, you find the way to accomplish what seems impossible.

The lessons I have learned are invaluable. Stephen Covey taught us “Start with the end in mind.” When a small group of determined people has a clear vision and set priorities, the impossible becomes reality. This year, our goal at HRC was to grow the net revenue of the dinner, increase first time attendee participation and give past attendees a completely new experience. Our revenue is set to surpass budget by \$35,000 or 25 percent. We have enrolled over 150 first-time attendees and our design of the program, content, and entertainment has been controversial with the old-timers. I would measure that as success.

I share this because I believe these are the lessons of life. Whether you are hosting a dinner, building an agency, coordinating a GOTV effort or participating in credit union and other union activities, it all starts with the end in mind.

The end in mind for us is Nov. 7, 2000. What role will we each play in shaping the political face in our community? There have already been a few hurdles – things have moved a bit slower than we expected – and there will probably be a few more obstacles along the way. Keep the end in mind ... Nov. 7th, 2000. If not now, when? I guess there's always another election in four years ... and then, there's another Dinner next year.

Qualifiers

Robin Denham	\$878
Debbie Enstedt	878
Leo VanDenBussche	878
Rona Spano	845
Jacqueline deVooght	780
Thomas Wall	780
Susan Fuldauer	715
Charles Hill	715
Linda Stadler	715
Brandt Martin	683
Darrell Dorey	675
Wendi Rose	675
Manon Brulotte	650
Sandra Johnson	650
Joseph Ward	650
Brenda DiSomma	575
Anthony Gentili	550
Richard Case	525
Vivian Unger Dwyer	525
Sheryl Salakas	525
Krissa Hensley	500
Joseph Westfall	500
Frances Yennie	400
John Wilkinson	375
Laurie Onasch	325
Becky Cutler	315
Kenneth Altizer	300
Denise Bateman	300
Eileen Hanson-Kelly	300
Cheryl Cook	288
Malka Arony	263
Erin McKee	263
Suzanne Powers	263
John Wagner	263
Bernard Wendekier	263
Larry Curtice	250
Ayanna Date	250
Kent Levine	250
Donald Spohn	220
William Verbeten	220
Jenny Williams	220
Catherine Briggle	210
Daniel Otto	210
Anat Cohen	200
Patti Morgan	200

PR BONUS



- JANUARY
- FEBRUARY
- MARCH
- APRIL
- MAY
- JUNE
- JULY
- AUGUST
- SEPTEMBER
- OCTOBER
- NOVEMBER
- DECEMBER

Total \$21,015

PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Leo VanDenBussche
Winnipeg, MB

"PR work is different because you don't immediately see the rewards from your hard work. It takes several months to actually see all of your hard work pay off."



Randy Altig
Kirkland, WA

Category B:



Darrell Dorey
Riverview, NB

"By always working and keeping my promise to the labor movement, I build a strong trust with labor movement. Service is what creates customer loyalty and profit."



Sandra Johnson
Appleton, WI

Category C:



Darrell Dorey
Riverview, NB



Joseph Westfall
Cincinnati, OH

All Time PR Card Production Record		
Month:	18,960 cards	Anthony Gentili

All Time PR Card Production Record		
YTD:	61,879 cards	Denise Bowyer

August Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	13,660	Rick Altig
2. Randy Altig	10,427	Rick Altig
3. Charles Hill	3,419	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Randy Altig	79,211	Rick Altig
2. Debbie Enstedt	46,651	Rick Altig
3. Malka Arony	25,768	Cohen-Hartman

Category A	No. Cards	SGA
1. Leo VanDenBussche	4,415	Rick Altig
2. Randy Altig	3,905	Rick Altig
3. Debbie Enstedt	3,566	Rick Altig
4. Charles Hill	3,326	Jatoft-Foti
5. Rona Spano	3,264	Scott Smith

Category A	No. Cards	SGA
1. Randy Altig	27,176	Rick Altig
2. Leo VanDenBussche	20,601	Rick Altig
3. Robin Denham	18,875	Larry Geneser
4. Wendi Rose	17,200	William Devine
5. Brenda DiSomma	16,234	Eric Giglione

Category B	No. Cards	SGA
1. Darrell Dorey	2,625	Ramin Kouladji
2. Sandra Johnson	2,202	Gary Bleier
3. Jayne Schaefer	2,089	Greg Partee
4. Linda Stadtler	2,019	Surace-Suarce
5. Vivian Unger Dwyer	1,645	Billy Faulkner

Category B	No. Cards	SGA
1. Malka Arony	14,611	Cohen-Hartman
2. Linda Stadtler	9,714	Surace-Suarce
3. Laurie Onasch	9,199	Joe Manone
4. Sheryl Salakas	9,150	Lisa D'Amico
5. Sandra Johnson	8,779	Gary Bleier

Category C	No. Groups	SGA
1. Darrell Dorey	50	Ramin Kouladji
2. Joseph Westfall	14	Hancock-Boles
3. Richard Case	13	Surace-Suarce
4. Robin Denham	12	Larry Geneser
5. Sandra Johnson	12	Gary Bleier

Category C	No. Groups	SGA
1. Darrell Dorey	223	Ramin Kouladji
2. Susan Fuldauer	85	Mark Hancock
3. Joseph Ward	79	Larry Geneser
4. Cheryl Cook	66	Dennis Ishler
5. John Wilkinson	65	Scott Smith

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have 2 PR Representatives coded and meet production requirements.*

MONETARY DONATIONS

AIL

- Donated \$2,000 to Washington, D.C.'s Lower Eastside Tenement Museum.
- Donated \$3,000 to Washington, D.C.'s Seward Park High School Alumni Association.
- Donated \$2,500 to the Association of Flight Attendants Scholarship Fund.

Mark Hancock Agency

- Donated \$525 to the Indiana Regional Council of Carpenters Public Relations fund.
- Donated \$175 to the U.S. Marine Corps Scholarship Fund.

Gary Bleier Agency

- Donated \$1,000 to the Teamsters Local 75 scholarship program.
- GA Kim Sprenger donated \$750 to the USWA Local 6499 scholarship program.

The Farenthold Family Agency

- Donated \$100 to the UMWA Local 1332 Strike Fund.
- Donated \$400 to the local PBS affiliate for the Joe Hill Labor Day Evening special.

Larry Kudlacek Agency

- Donated \$200 to the CWA/TSEU No. 6186 organizing drive.
- Donated \$5,000 to the Texas AFL-CIO Scholarship Fund.

Surace-Surace Agency

- Donated \$5,000 to the AFL-CIO golf tournament.
- Donated \$5,000 to the Cleveland Building Trades hole-in-one event.
- Donated \$5,000 to the Steelworkers hole-in-one event.
- Donated \$1,000 to the Stark County AFL-CIO Scholarship fund.
- Donated \$2,500 to the Ohio AFL-CIO Convention in Columbus for fireworks.

Mike Jones Agency

- Donated \$150 hole sponsorship for the United Way/MGT golf tournament.
- Donated \$260 to the Toledo Port Council monthly meeting.

Cohen-Rutt Agency

- Donated \$1,500 to the Arizona AFL-CIO Scholarship Fund.

Cohen-Hartman Agency

- Donated \$1,000 to the Los Angeles Laborers 300 Scholarship Fund.
- Donated \$1,000 to the UNAC California Convention.

Jatoft-Foti Agency

- Donated \$1,200 to the San Francisco NAACP 77th Anniversary Dinner.
- Donated \$2,000 to the UFCW 1288 "Person of the Year" Dinner and Golf Tournament.
- Donated \$500 to the Iron Workers Golf Tournament.
- Donated \$200 to the IPWU 1245 Golf Tournament.
- Donated \$1,000 to the United Farm Workers.
- Donated \$2,000 to the San Francisco COPE Dinner.
- Donated \$4,925 to the Central Labor Council.
- Donated \$500 to the Shop Iron Workers Local 790.
- Donated \$200 to SEIU Local 250 for its golf tournament and door prizes.
- Donated \$100 to the Jim Mouer Retirement Dinner.
- Donated \$250 to the San Joaquin and Calaveres Golf Tournament.

Total
\$50,935

OTHER INVOLVEMENT

Manone Agency

- Made a contribution to the UFCW Local 1444 2000 Leukemia Fund Drive.

Tim Schroeder Agency

- Sponsored a hole-in-one contest in the UMWA District 22 Labor Day Golf Tournament in East Carbon, UT.

Farenthold Family Agency

- Donated a PalmPilot IIIce (\$485) to the New Mexico Federation of Labor COPE Convention raffle.
- Donated a PalmPilot IIIe (\$260) to the GOTV COPE raffle.

Surace-Surace Agency

- Sponsored America's Work Force, Labor Radio Show.

Mike Jones Agency

- Donated a color television to the Champion Credit Union raffle.

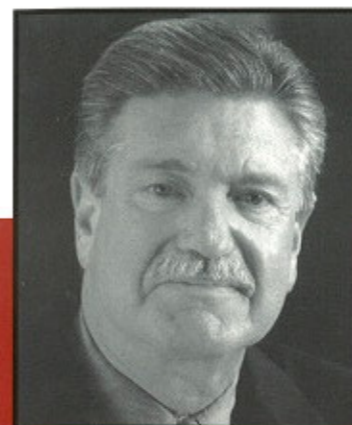
Rick Mansfield Agency

- Delivered more than \$400 of food bank supplies to IAM S-6 strikers.

"I expect to pass through life but once. If therefore, there be any kindness I can show, or any good thing I can do to any fellow being, let me do it now, and not defer or neglect it, as I shall not pass this way again."

— William Penn

The AIL Labor Advisory Board Welcomes...



Harold A. Schaitberger
General President,
International Association of Fire Fighters

Harold A. Schaitberger was elected General President of the 240,000-member International Association of Fire Fighters on Aug. 2, 2000 at the IAFF's 45th biennial Convention in Chicago. He is the ninth General President in the IAFF's 82-year history and the first to be elected by acclamation.

Schaitberger began his career with the Fairfax County, VA, Fire and Rescue Department in 1966 and rose through the ranks to become the department's youngest lieutenant. Schaitberger led the drive to organize a local IAFF affiliate in the 500-member department in 1970. His efforts paid off and he was elected the first president of IAFF Local 2068.

In 1973, Schaitberger was elected president of the Virginia Professional Fire Fighters. At 27, he was the youngest president in the history of the IAFF-affiliated state association. In that post, he worked to pass Virginia's Heart/Lung Presumption statute and bills related to protecting fire fighters' pensions, safety and health.

Schaitberger came to the IAFF headquarters in 1976 to head the union's national political and legislative programs. He played a key role in the creation of the Public Safety Officers Benefit, in the enactment of FLSA overtime, in protecting pensions and in securing federal funds to create the IAFF Hazardous Materials Training Program. Schaitberger was subsequently chosen, in 1988, to run the day-to-day operations of the IAFF as a chief advisor to the General President.

Schaitberger is widely recognized as an expert on public employee pension issues. He has served as legislative counsel to the National Conference on Public Employee Retirement Systems and was a co-founder and vice president of the Public Safety Employees Pension and Benefits Conference.

A native of Washington, D.C., General President Schaitberger currently resides in Maryland.

"Long ago we stated the reason for labor organizations. We said that union was essential to give laborers opportunity to deal on an equality with employer."

— United States Supreme Court

Dear AIL:

In response to your letter, thank you. I accept your invitation to serve on the Labor Advisory Board of American Income Life Insurance Company as a member.

I look forward to serving on the AIL Labor Advisory Board.

In Solidarity,

Harold A. Schaitberger
General President-Elect

A note of
thanks from
Mr. Schaitberger

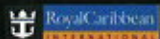
St. Thomas Island

Splash
A little
Color
into your life

This lizard-shaped island has a rambunctious past peppered with the exploits of men named after their facial hair. You'd think the stomping ground of Blackbeard and the mythical Bluebeard would be the last place to turn into the quintessential American beach suburb. But a fine port is a fine port whether you're unloading booty or cruise ship passengers. St. Thomas is well developed – but it's also strikingly pretty, thanks to a spine of hills with forested ridges separating bays and coves. Between the 40 beaches fringing the island, the beautiful turquoise-blue ocean waters and the dazzling sunrises and sunsets, you'll see the entire spectrum of colors in St. Thomas.

American Income Life

Convention 2001, April 23-27



Fine Dining

Snorkeling

Museums

Shopping

Golf